

**DRAFT Updated on 7/20/05**  
Medicare Prescription Drug Plan  
Preferred Terminology for Consumers

Consistency in education and outreach materials helps with clarity. To achieve consistency in explaining Medicare Prescription Drug Coverage to people with Medicare, use this preferred terminology list. It contains language specific to Medicare Prescription Drug Coverage that resonates well with people with Medicare. **This list changes often; check back for the most updated version.**

Use	Instead of
<p><i>Depending on the context, use the following terminology:</i></p> <p><b>Medicare Prescription Drug Plan</b> to describe stand-alone plans/PDPs</p> <p><b>Medicare drug plan or Medicare Prescription drug coverage</b> to describe all plans (MA-PDs and PDPs)</p>	
Limited income and resources	Low-income
Apply (use when talking about the extra help paying for prescriptions)	Enroll, join, sign up
Join (use when talking about getting a plan)	Apply, enroll, sign up
<p><i><b>Note:</b> The Medicare &amp; You handbook will use “join”. Enroll or sign up are still acceptable, though not preferred.</i></p>	
On average coverage at least as good as	Coverage at least as good as Creditable coverage Coverage as good as or better than
Preferred drug levels	Drug tiers
Medicare prescription drug coverage	Medicare Prescription Drug Benefit, Part D
Formulary	List of drugs the plan covers
Guaranteed coverage	Guaranteed issue rights
Penalty	At least 1% more for every month you waited to get a Medicare prescription drug plan, <b>or</b> you will pay more, <b>or</b>

	higher premium <b>or</b> Surcharge
Monthly premium	Monthly fee
If you find a Medicare prescription drug plan that better meets your needs, you can switch plans.	If you don't like your Medicare prescription drug plan, you can switch.
Find a plan that meets your needs...	A plan that best meets your needs, the best plan for you
Your employer will notify you	Look for a notice from your employer
Improving Medicare	Modernizing Medicare
People with Medicare	Medicare beneficiaries
People with Medicare and Medicaid	Dual Eligibles
You can choose to join.	Enrollment is voluntary.
Extra help with drug plan costs	Subsidy
People with limited income and resources	Low-income people or beneficiaries
Look at <a href="http://www.medicare.gov">www.medicare.gov</a> on the web.	...on the Internet or ending a sentence with the URL (period is often confused as part of the web address)
Call 1-800-MEDICARE (1-800-633-4227)	Dropping the parenthetical number
TTY users should call 1-877-486-2048.	TTY: 1-877-486-2048 or any references to TDD.
Income and resources	Income and assets
Income and resources (including your savings and stocks, but not counting your home)	<i>Use to qualify "income and resources" when necessary</i>
Resources of \$11,500 for an individual and \$23,000 for a couple	Resources of \$10,000 for an individual and \$20,000 for a couple.
Personalized	One-on-one, person-to-person, or individual counseling or customized
\$3600 out-of-pocket	Catastrophic
Long-term care facility, like a nursing home	Institutionalized
Family and Friends	Caregiver
Complaint	Grievance
Those who automatically qualify for extra help	Deemed
Those who must apply for extra help	Non-deemed, not deemed
Extra help, or	Low-income subsidy, LIS, or Limited-income subsidy

Extra help paying for prescription drugs	
If you don't join a plan by May 15, 2006, Medicare will enroll you in a plan to make sure you get help paying for your prescription drug costs.	If you don't join a plan by May 15, 2006, Medicare will enroll you in a plan so you pay the lowest premium.
Help from Medicaid paying your Medicare premiums	Help paying your premiums MSP or Medicare Savings Programs
Medicare Advantage and other Medicare Health Plans	Medicare Health Plan (Medicare Advantage and Medicare Cost Plans) Medicare Managed Care Plan Medicare Advantage Plan MA Medicare Health Plan or Medicare Health Plan (HMO/PPO)
Medicare Advantage Plan or other Medicare Health Plan with Prescription Drug Coverage	Medicare Health Plan with Prescription Drug Coverage MA-PD
Special Needs Plans	Specialty Plans
42 million people with Medicare in 2005	41 million people with Medicare in 2005
You may get an application in the mail from SSA for extra help paying for a Medicare prescription drug plan. <b>It is very important that you fill out this application and return it to SSA.</b> If you don't get an application in the mail and think you may qualify for this help, call SSA at 1-800-772-1213. TTY users should call 1-800-325-0778. You can also visit <a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a> on the web. SSA's application process provides you with the quickest decision. You can also go to your State Medical Assistance office to apply.	Use this language instead of referring people only to SSA to apply for the extra help.  Use this full paragraph instead of just "You can have your state decide if you qualify for extra help instead of SSA. You can go to your local Medicaid office and apply using their application and process. But you will get a decision more quickly if you use SSA's application instead of your state's. Your local Medicaid office can help you apply with and submit SSA's application."
Medicare & You	Medicare and You
A disclaimer statement such as "[Name of Document or Pub] isn't a legal document. The official Medicare program provisions are contained in the relevant laws, regulations, and rulings."	No disclaimer statement